

United States Bankruptcy Court
Northern District of Ohio

In re:
Lindsay M Krauss
Debtor

Case No. 15-62234-rk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-6

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 78

Date Rcvd: Feb 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2016.

db
23941476 +Lindsay M Krauss, 703 Scharf Street, New Washington, OH 44854-9526
23941469 +AT&T Bankruptcy Dept, PO Box 769, Arlington, TX 76004-0769
23941471 +Ace Cash Express, 202 N Countyline St, Fostoria, OH 44830-2212
23941472 +Allen & Associates, PO 1828, Southgate, MI 48195-0828
23941475 +Angela Fiorucci, 2350 Bay Meadow St, Madison, OH 44057-2406
23941477 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
23941482 +Best Buy, 6650 Peach St, Erie, PA 16509-7710
23941486 +Carl Kasunic Co., LPA, 4230 St Rt 306, Bldg I Ste 300, Willoughby, OH 44094-9217
23941487 +Charter One Bank, Citizens Financial Group, One Citizens PL, Providence, RI 02903-1339
+Check Into Cash of Ohio, LLC, d/b/a Check Into Cash, 748 A West Market St, Suite 27,
Tiffin, OH 44883-2521
23941488 +Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410
23941491 Credence Resource Management, Atlantic Boulevard Suite, Norcross, GA 30071
23941495 +Deegan Management Inc, 19710 Euclid Avenue, Euclid, OH 44117-1441
23941497 +Dillards, 1600 Cantrell Rd, Little Rock, AR 72201-1145
23941500 #+Dorothy Krauss, PO Box 256, Wickliffe, OH 44092-0256
23941504 +FMS Inc, PO Box 707600, Tulsa, OK 74170-7600
23941501 +Fifth Third Bank, P.O. Box 740789, Cincinnati, OH 45274-0789
23941505 +Gail Brown, 9144 Cedar Rd, Chesterland, OH 44026-3525
23941509 +Jason Flender, 1234 E 331st St, Eastlake, OH 44095-2808
23941512 +John Brownlee, c/o 219 Legacy Dr, Cleveland, OH 44143-4502
23941515 +Mater Dei Academy, 29840 Euclid Avenue, Wickliffe, OH 44092-1864
23941516 +Matthew Weeks, c/o Carl Kasunic Co LPA, 4260 St Rt 306 Bldg 1 Ste 300,
Willoughby, OH 44094
23941519 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
23941526 +PNC Bank, 249 Fifth Ave, Pittsburgh, PA 15222-2707
23941523 +Paul Daiker esq, 3912 Prospect Ave E, Cleveland, OH 44115-2710
23941524 +Pediatric Place Inc, 3690 Orange Place #100, Beachwood, OH 44122-4438
23941525 Plain Green Loans, 93 Mack Rd Suite600, Box Elder, MT 59521
23941528 +Powers Friedman Linn, PLL, Four Commerce Park Sq, 23240 Chagrin Blvd, Ste 180,
Beachwood, OH 44122-5482
23941535 +Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2287
23941539 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Ed, Po Box 7202, Utica, NY 13504-7202)
23941538 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
23941468 +Van Ru Credit Corporation, 1350 E Touhy Ave Suite 300E, Des Plaines, IL 60018-3342
23941542 Victoria Secret, WFNN- P.O. Box 183782, Columbus, OH 43218
23941545 +Willoughby Municipal Court, 400 Erie St, Willoughby, OH 44095

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
ust

+E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Feb 22 2016 22:23:11 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
23941470 +Fax: 864-336-7400 Feb 22 2016 23:11:06 Advance America, 6448 Winchester Blvd,
Canal Winchester, OH 43110-2004
23941473 +EDI: APPLIEDBANK.COM Feb 22 2016 21:58:00 Applied Bank, 660 Plaza Dr,
Newark, DE 19702-6369
24034920 +EDI: ATLASACQU.COM Feb 22 2016 21:53:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
23941478 Fax: 614-760-4092 Feb 22 2016 22:40:56 Buckeye Lending Solutions, 7001 Post Road,
Suite 300, Dublin, OH 43016
23941481 EDI: CAPITALONE.COM Feb 22 2016 21:53:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
23941494 E-mail/Text: TRBANKRUPTCY@CUYAHOGACOUNTY.US Feb 22 2016 22:25:43 Cuyahoga County Treasurer,
2079 E 9th St, Cleveland, OH 44115
23941479 +EDI: CAPITALONE.COM Feb 22 2016 21:53:00 Cap One, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
23941480 +E-mail/Text: cms-bk@cms-collect.com Feb 22 2016 22:23:29 Capital Management Services,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317
23941483 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Feb 22 2016 22:22:20 Cash Net USA,
200 W Jckson Blvd, 14th Floor, Chicago, IL 60606-6929
23941485 +E-mail/Text: bankruptcy@capvs.com Feb 22 2016 22:24:47 Cavalry Portfolio Serv,
Po Box 27288, Tempe, AZ 85285-7288
23941489 +EDI: WFNNB.COM Feb 22 2016 21:58:00 Comenity Bank/Vctrssec, Po Box 182789,
Columbus, OH 43218-2789
23941490 +EDI: CONVERGENT.COM Feb 22 2016 21:58:00 Convergent Outsourcing, PO 9004,
Renton, WA 98057-9004
23941492 +E-mail/Text: kzoepfel@credit-control.com Feb 22 2016 22:24:11 Credit Control,
5757 Phantm Dr Ste 330, Hazelwood, MO 63042-2429
23941493 +EDI: RCSFNBMARIN.COM Feb 22 2016 21:53:00 Credit One Bank Na, Po Box 98875,
Las Vegas, NV 89193-8875
23941498 EDI: DIRECTV.COM Feb 22 2016 21:58:00 Directv, P.O.Box 78626, Phoenix, AZ 85062-8626
23941496 +E-mail/Text: electronicbkydocs@nelnet.net Feb 22 2016 22:24:22 Dept Of Education/Neln,
121 S 13th St, Lincoln, NE 68508-1904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23941499 +EDI: DISCOVER.COM Feb 22 2016 21:53:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

23941502 +E-mail/Text: bankruptcynotices@advanceamerica.net Feb 22 2016 22:24:25 First American Loans, 6593 N Ridge Rd, Madison, OH 44057-2555

23941503 +EDI: AMINFOFP.COM Feb 22 2016 21:58:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

23941507 +EDI: HFC.COM Feb 22 2016 21:53:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253

23941506 +E-mail/Text: bankruptcies@halstedfinancial.com Feb 22 2016 22:25:43 Halsted Financial Services LLC, PO Box 828, Skokie, IL 60076-0828

23941508 E-mail/Text: bankruptcy@huntington.com Feb 22 2016 22:24:04 Huntington Bank, P.O. Box 182232, Columbus, OH 43218-2232

23941510 +EDI: RMSC.COM Feb 22 2016 21:53:00 JC Penney, PO Box 965007, Orlando, FL 32896-5007

23941511 EDI: JEFFERSONCAP.COM Feb 22 2016 21:58:00 Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303

23941513 +EDI: RESURGENT.COM Feb 22 2016 21:58:00 Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497

23941514 +EDI: TSYS2.COM Feb 22 2016 21:53:00 Macys, Bankrutcy Processing, PO 8053, Mason, OH 45040-8053

23941517 +EDI: MERRICKBANK.COM Feb 22 2016 21:53:00 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001

23941518 +EDI: MID8.COM Feb 22 2016 21:58:00 Midland Credit Management, 8875 Aero Dr, Suite 200, San Diego, CA 92123-2255

23941520 +Fax: 864-336-7400 Feb 22 2016 23:11:06 National Cash Advance, 25951 Euclid Ave, Euclid, OH 44132-2723

23941522 +E-mail/Text: collectionsdept@ohiocatholicfcu.com Feb 22 2016 22:23:55 Ohio Catholic Fcu, 13623 Rockside Rd, Garfield Heights, OH 44125-5196

23941527 +EDI: PRA.COM Feb 22 2016 21:58:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962

23941529 +EDI: RMSC.COM Feb 22 2016 21:53:00 QVC, 1200 Wilson Dr, West Chester, PA 19380-4262

23941530 +E-mail/Text: bankruptcy@rentacenter.com Feb 22 2016 22:25:50 Rent-A-Center, 22342 Lake Shore Blvd, Euclid, OH 44123-1717

23941532 EDI: AGFINANCE.COM Feb 22 2016 21:53:00 Springleaf Financial S, Po Box 3251, Evansville, IN 47731

23941533 EDI: NEXTEL.COM Feb 22 2016 21:58:00 Sprint, P.O. Box 660092, Dallas, TX 75266-0092

23941531 +EDI: DRIV.COM Feb 22 2016 21:58:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244

23941536 +E-mail/Text: crwkflw@firstdata.com Feb 22 2016 22:25:07 TRS Recovery Services, 5251 Westheimer, Houston, TX 77056-5416

23941534 E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Feb 22 2016 22:24:59 Time Warner Cable, PO Box 0916, Carol Stream, IL 60132-0916

23941537 +EDI: USBANKARS.COM Feb 22 2016 21:58:00 U.S. Bancorp, 730 West Market Street, Tiffin, OH 44883-2521

23941541 +EDI: VERIZONWIRE.COM Feb 22 2016 21:58:00 Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

23941543 EDI: RMSC.COM Feb 22 2016 21:53:00 Walmart, P.O. Box 960023, Orlando, FL 32896-0023

23941544 +E-mail/Text: BKRMailOps@weltman.com Feb 22 2016 22:24:30 Weltman, Weinburg & Reis Co., LPA, P.O. Box 93784, Cleveland, OH 44101-5784

23941546 +E-mail/Text: ebankruptcy@woodforest.com Feb 22 2016 22:24:53 Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889

TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deegan Management Inc.
23941484 Cash Smart, Suite 9 Professionl Center, Smith Rd, Goodna QLD 4300
23941521 no name on CR Liability
cr* +Atlas Acquisitions LLC, 294 Union Street, Hackensack, NJ 07601-4303
23941540* +Van Ru Credit Corporation, 1350 E Touhy Ave STE 300E, Des Plaines, IL 60018-3342
23941474 ##+Ars, 1801 Nw 66th Ave Suite 200, Fort Lauderdale, FL 33313-4571

TOTALS: 3, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2016 at the address(es) listed below:

Josiah L. Mason jlmasontrustee@zoominternet.net, oh23@ecfcbis.com
Kevin A. Mack on behalf of Debtor Lindsay M Krauss kevin@kmacklaw.com,
cathy@kmacklaw.com/bankruptcy@kmacklaw.com
Sarah S. Graham on behalf of Creditor Deegan Management Inc. sgraham@pfl-law.com,
jcallam@pfl-law.com

TOTAL: 3

Information to identify the case:Debtor 1 Lindsay M Krauss

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6945**

EIN _ _ - _ _ _ _ _

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Northern District of Ohio**Case number: **15-62234-rk**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lindsay M Krauss

2/19/16**By the court:** RUSS KENDIG

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.